

STATE OF INDIANA )  
 )  
COUNTY OF PORTER )

MINNIE K. AUGUSTINOVICH, )  
 )  
PLAINTIFF, )

vs. )

NCO FINANCIAL SYSTEMS, INC., )  
 )  
DEFENDANT. )

IN THE PORTER SUPERIOR COURT

FILED  
CLERK KAREN H. MARTIN  
2011 JUL 12 PM 3:46

PORTER CIRCUIT AND  
SUPERIOR COURTS

Cause Number: 64 D05-1107-CT-6452

**COMPLAINT AND DEMAND FOR JURY TRIAL - INDIVIDUAL**

Plaintiff, Minnie K. Augustinovich (hereinafter referred to as "Ms. Augustinovich"), on behalf of herself, by counsel, Michael P. McIlree, for her Complaint against the Defendant, NCO Financial Systems, Inc. ("NCO"), alleges and states the following:

**INTRODUCTION**

1. This is an action for damages brought by the Plaintiff, ("Ms. Augustinovich"), for the Defendant's violations of the Federal FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692, *et seq.* (hereinafter referred to as "FDCPA") which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

**JURISDICTION**

2. This Court has jurisdiction over the claims in this matter as Plaintiff resides in this jurisdiction and the conduct complained of occurred here.

**PARTIES**

3. Ms. Augustinovich is an individual consumer currently residing in Porter County, Indiana.

4. NCO is a collection agency who collects debts nationwide including the State of Indiana.



5. NCO is a debt collector as defined by 15 U.S.C. § 1692a(6). Defendant regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.

FACTUAL ALLEGATIONS

6. On January 5, 2011, Plaintiff sent Defendant a letter pursuant to 15 U.S.C. 1692c. (A true and accurate copy of the letter is attached as Exhibit A.)

7. Despite said letter, Defendant continued phone calls to Plaintiff.

8. Said communication and conduct violated the Fair Debt Collection Practices Act, 15 U.S.C. §1692, et al.

9. Defendant's conduct violates the Federal Fair Debt Collection Practices Act, 15 U.S.C. §1692 et al.

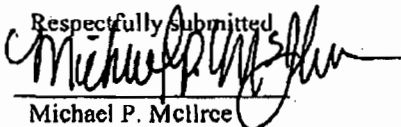
10. Defendant has violated 15 U.S.C. §1692c.

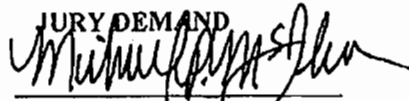
11. Defendant has violated 15 U.S.C. §1692d.

12. Defendant has violated 15 U.S.C. §1692f.

WHEREFORE, plaintiff requests that the Court enter judgment in her favor against the Defendant for:

1. Ms. Augustinovich's actual damages.
2. The maximum amount of statutory damages provided under the FDCPA.
3. Attorney's fees, litigation expenses and costs.
4. Such other and further relief as is appropriate.

Respectfully submitted  
By   
Michael P. McIlree

JURY DEMAND  
  
Plaintiff demands trial by jury.

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Attorney for Plaintiff



**EXHIBIT A**

December 28, 1010

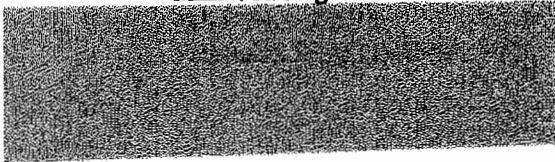
NCO Financial Systems Inc.  
507 Prudential Rd.  
Horsham, PA 19044

RE: HSBC Acct No. [REDACTED]  
Your Acct No. [REDACTED]

I refuse to pay the alleged debt.

*Minnie Kay Augustinovich*  
Minnie K. Augustinovich

Minnie K. Augustinovich



REDACTED

